

WHAT IS CLAIMED IS:

Sub A4  
1. A student loan consolidation qualification system,  
2 comprising:

3 an input module, associated with an Internet site, that  
4 presents at least one page to a loan applicant to assist said loan  
5 applicant in providing personal and student loan information  
6 pertaining to a plurality of student loans made to said loan  
7 applicant; and

8 a qualification module, associated with said input module,  
9 that assesses said personal information to determine a personal  
10 qualification of said loan applicant and assesses said student loan  
11 information pertaining to said plurality of student loans to  
12 determine a loan qualification of said loan applicant, said  
13 qualification module qualifying said loan applicant and informing  
14 said loan applicant and a loan consolidator only if said personal  
15 qualification and said loan qualification are positive.

Sub C1  
2. The system as recited in Claim 1 wherein said site is  
2 associated with an affinity group.

3. The system as recited in Claim 1 wherein said site is a  
secured site.

4. The system as recited in Claim 1 wherein said personal  
2 information includes student loan guarantor information.

5. The system as recited in Claim 1 wherein said  
2 qualification module assesses said student loan information to  
3 determine whether said plurality of student loans are from more  
4 than one lender to determine said loan qualification.

6. The system as recited in Claim 1 wherein said  
qualification module assesses said student loan information to  
determine whether said plurality of student loans are guaranteed by  
a government-sponsored program.

7. The system as recited in Claim 1 wherein said  
qualification module assesses an aggregate student loan debt of  
said loan applicant to determine said loan qualification.

8. The system as recited in Claim 1 wherein said  
2 qualification module qualifies said loan applicant if an aggregate  
3 student loan debt of said loan applicant exceeds a predetermined  
4 amount.

*SAC*

9. A method of qualifying a student for student loan  
2 consolidation, comprising:

3 presenting, at an Internet site, at least one page to a loan  
4 applicant to assist said loan applicant in providing personal and  
5 student loan information pertaining to a plurality of student loans  
6 made to said loan applicant;

7 assessing said personal information to determine a personal  
8 qualification of said loan applicant;

9 assessing said student loan information pertaining to said  
10 plurality of student loans to determine a loan qualification of  
11 said loan applicant;

12 qualifying said loan applicant only if said personal  
13 qualification and said loan qualification are positive; and

14 informing said loan applicant and a loan consolidator if said  
15 personal qualification and said loan qualification are positive.

*SAC* 10. The method as recited in Claim 9 wherein said site is  
2 associated with an affinity group.

11. The method as recited in Claim 9 wherein said personal  
2 information includes student loan guarantor information.

12. The method as recited in Claim 9 wherein said assessing  
2       said student loan information comprises determining whether said  
3       plurality of student loans are from more than one lender to  
4       determine said loan qualification.

13. The method as recited in Claim 9 wherein said assessing  
2       said student loan information comprises determining whether said  
3       plurality of student loans are guaranteed by a government-sponsored  
4       program.

14. The method as recited in Claim 9 wherein said assessing  
said student loan information comprises calculating an aggregate  
student loan debt of said loan applicant to determine said loan  
qualification.

15. The method as recited in Claim 9 wherein said qualifying  
2       comprises qualifying said loan applicant if an aggregate student  
3       loan debt of said loan applicant exceeds a predetermined amount.

*SAC* 16. A student loan consolidation qualification Internet site,

2 comprising:

3       an input module, associated with said Internet site, that  
4   presents at least one page to a loan applicant to assist said loan  
5   applicant in providing personal and student loan information  
6   pertaining to a plurality of student loans made to said loan  
7   applicant; and

8       a qualification module, associated with said input module,  
9   that assesses said personal information to determine a personal  
10   qualification of said loan applicant and assesses said student loan  
11   information pertaining to said plurality of student loans to  
12   determine a loan qualification of said loan applicant, said  
13   qualification module qualifying said loan applicant and informing  
14   said loan applicant and a loan consolidator via a page on said site  
15   only if said personal qualification and said loan qualification are  
16   positive.

*SAC* 17. The site as recited in Claim 16 wherein said site is  
2 associated with an affinity group.

18. The site as recited in Claim 16 wherein said personal  
2 information includes student loan guarantor information.

19. The site as recited in Claim 16 wherein said  
2 qualification module assesses said student loan information to  
3 determine whether said plurality of student loans are from more  
4 than one lender to determine said loan qualification.

20. The site as recited in Claim 16 wherein said  
2 qualification module assesses said student loan information to  
3 determine whether said plurality of student loans are guaranteed by  
4 a government-sponsored program.

21. The site as recited in Claim 16 wherein said  
qualification module assesses an aggregate student loan debt of  
said loan applicant to determine said loan qualification.

22. The site as recited in Claim 16 wherein said  
qualification module qualifies said loan applicant if an aggregate  
3 student loan debt of said loan applicant exceeds a predetermined  
4 amount.